

FIG. 1
Payer Authentication
Service (PAS) Architecture

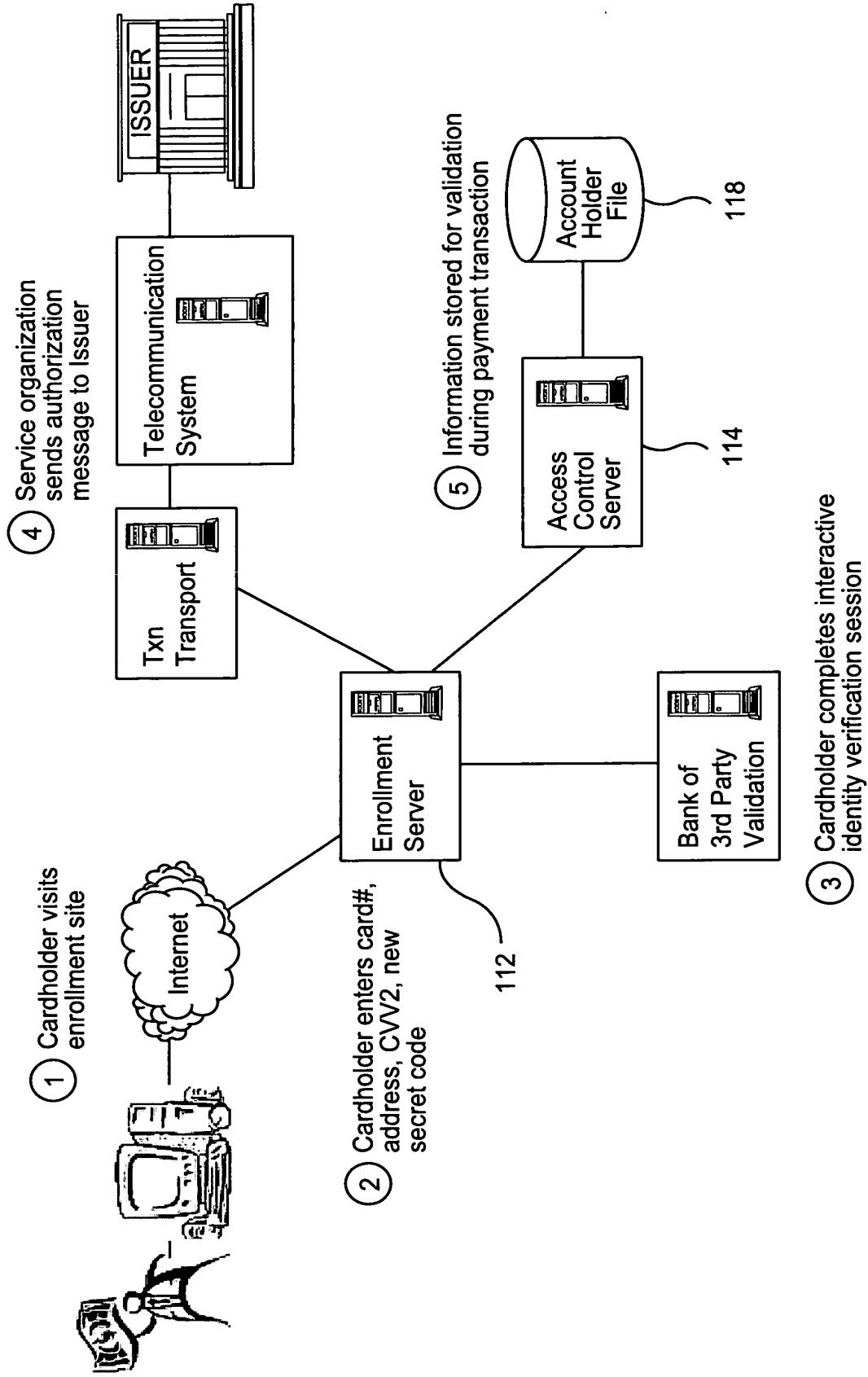


FIG. 2
Cardholder Registration

Registration Page

Last 3 Digits of Account Number :

Security Information

Name :

City :

State : ZIP:

Mother's Maiden Name :

Last 4 Digits of SSN :

List of Banks ▲

Name on Card :

FIG. 3

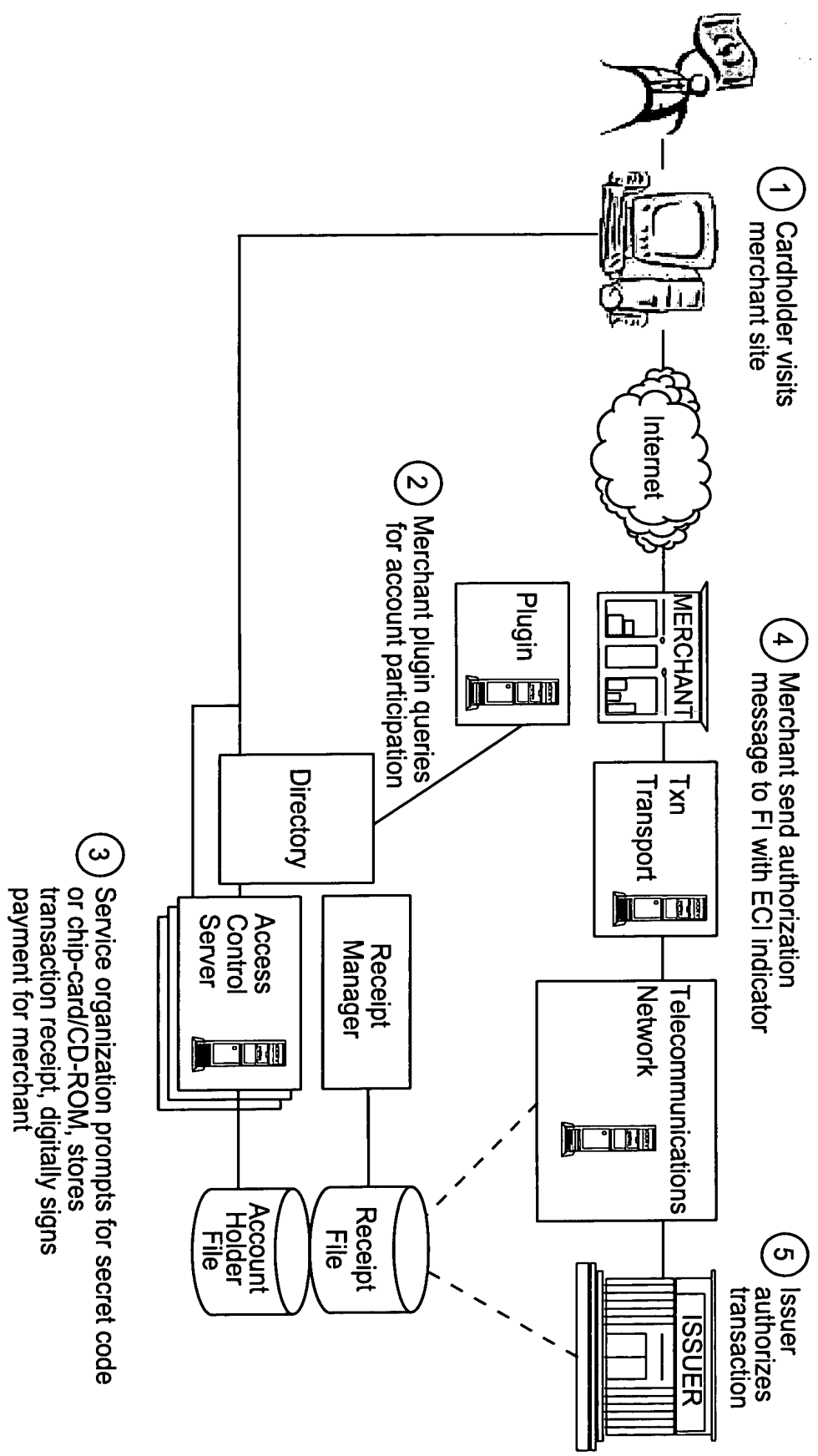



FIG. 4
Payment Transaction

500

Merchant XYZ



Total: \$XX.XX

Date: DD/MM/YY

Card No.: XXXX XXXX XXXX 9999

Visa password :

OK

Cancel

Payment Transaction
Cardholder Password Prompt

FIG. 5

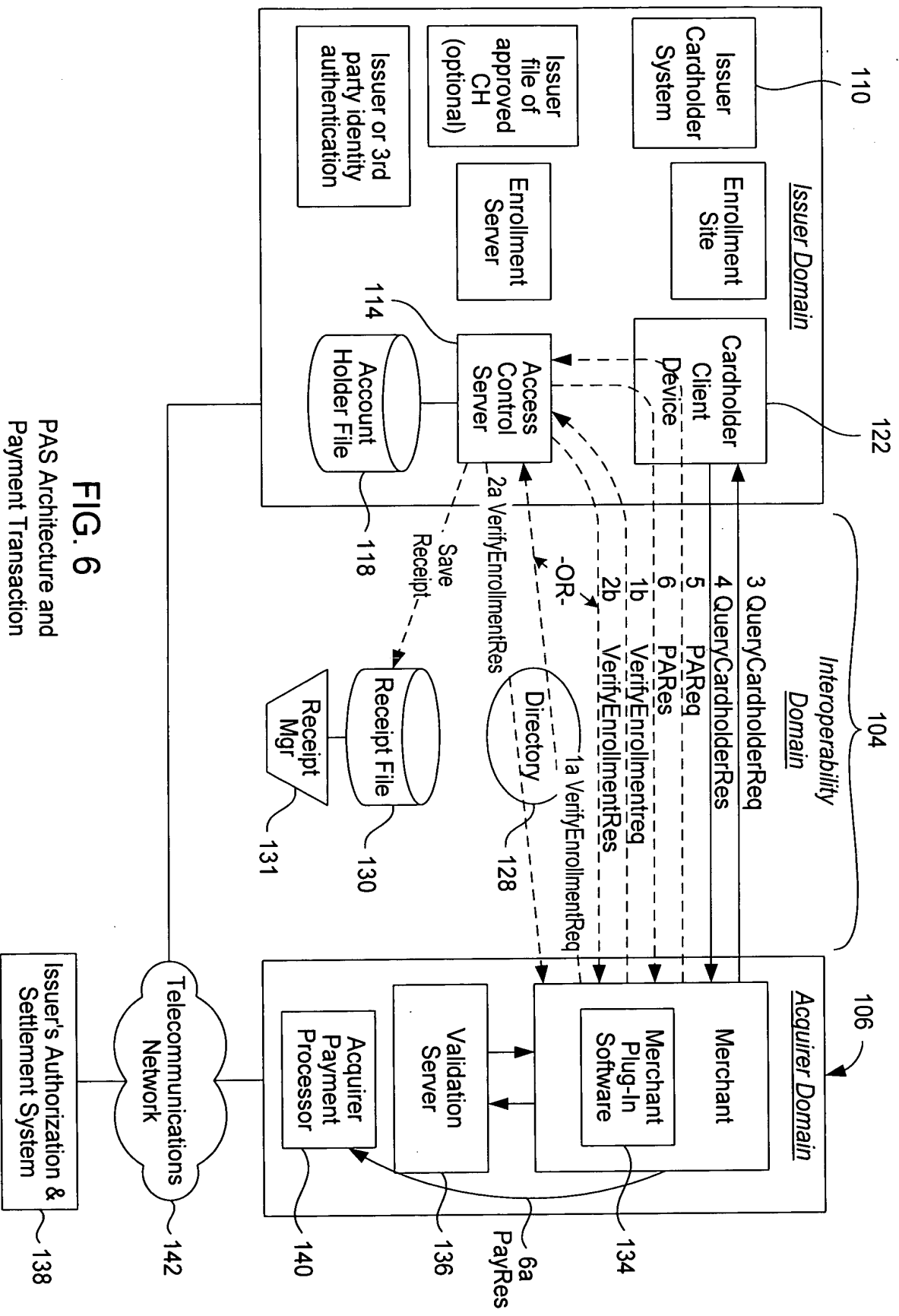
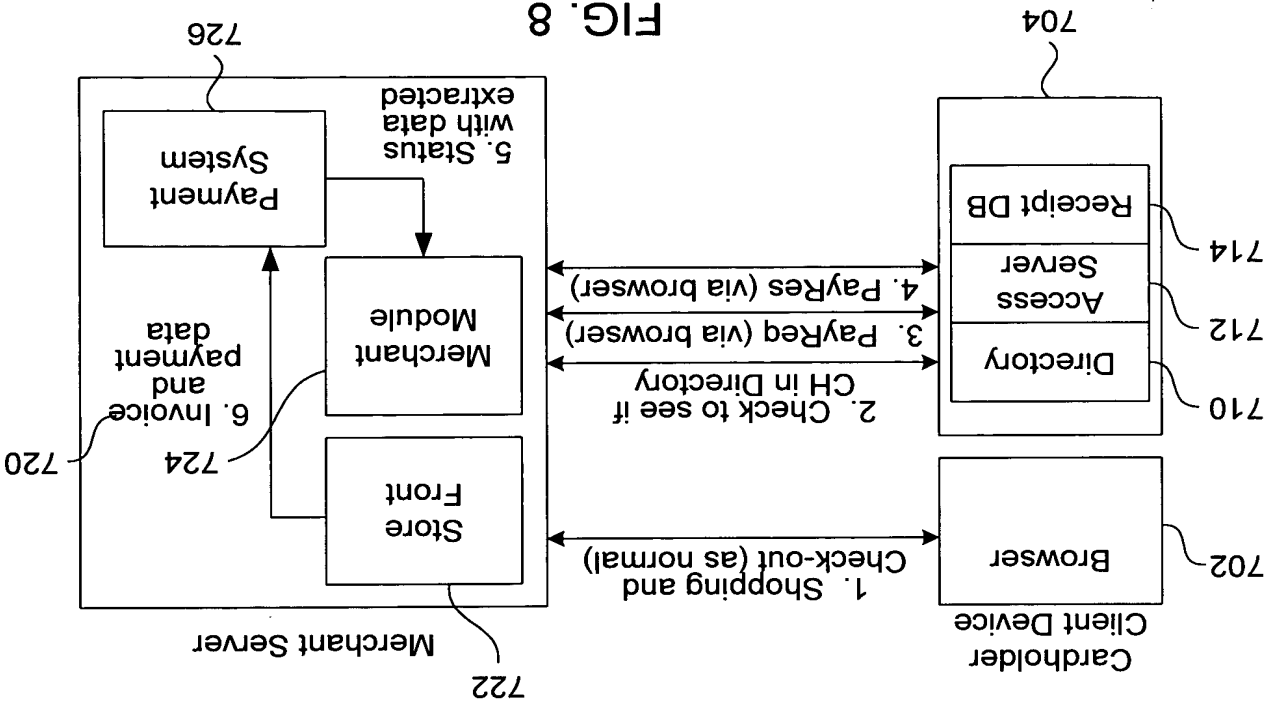
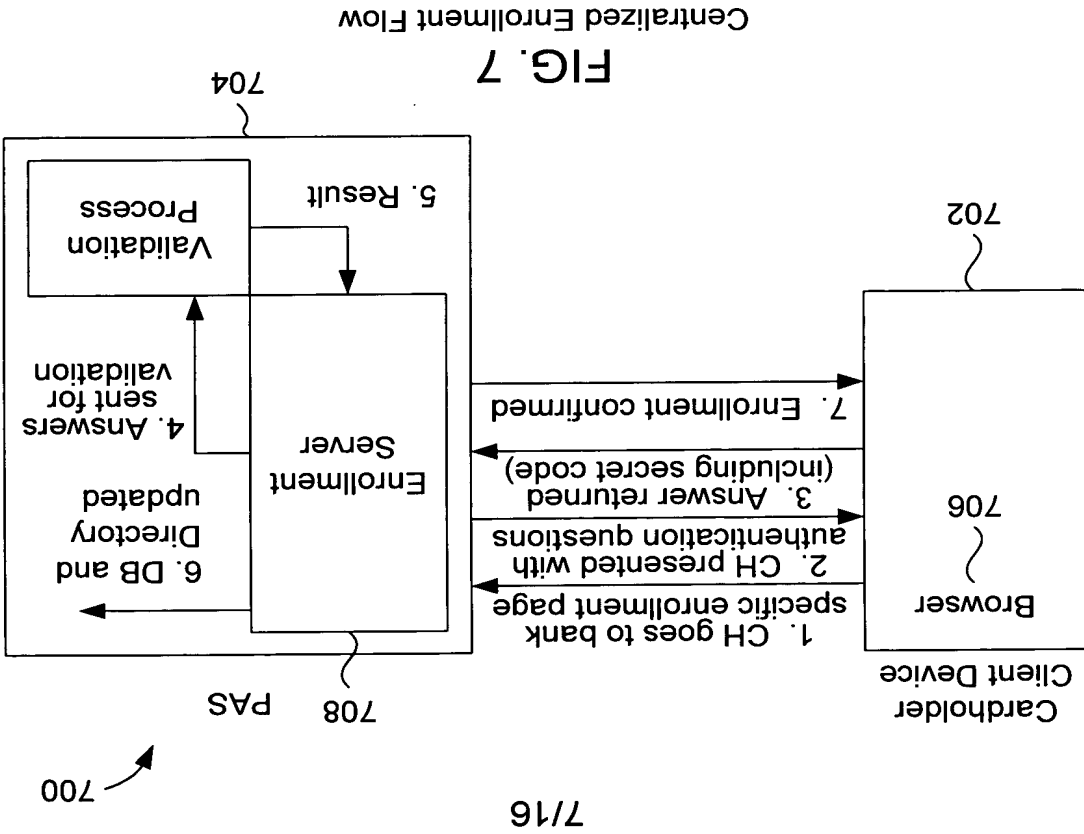


FIG. 6

PAS Architecture and Payment Transaction

Issuer's Authorization & Settlement System 138



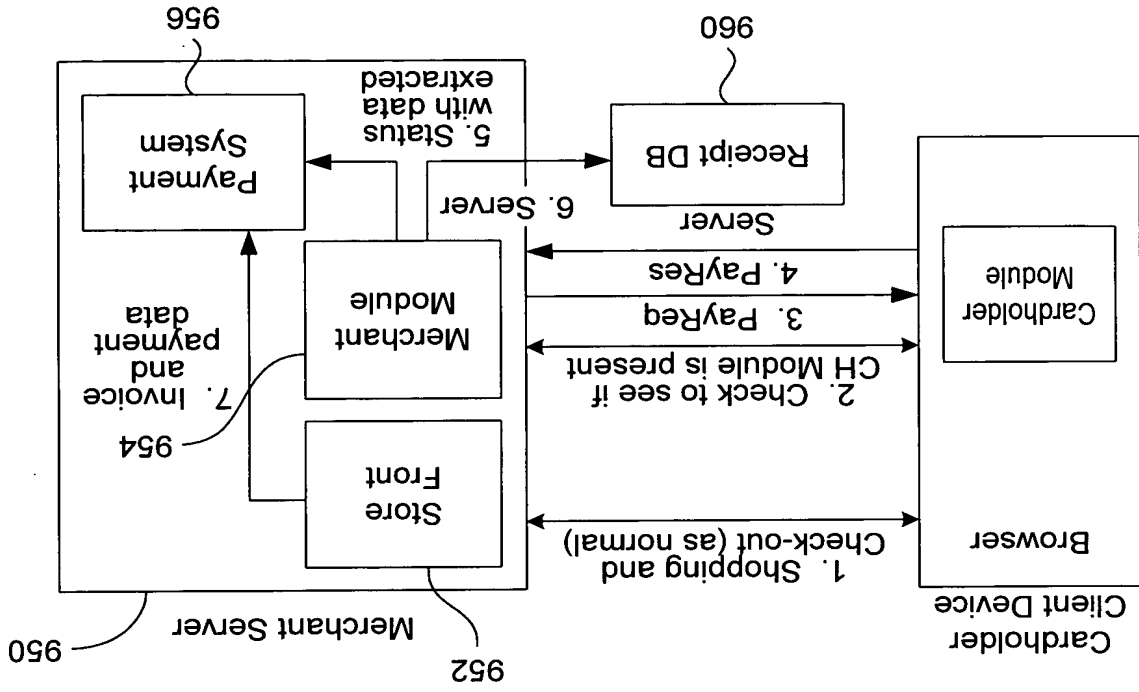
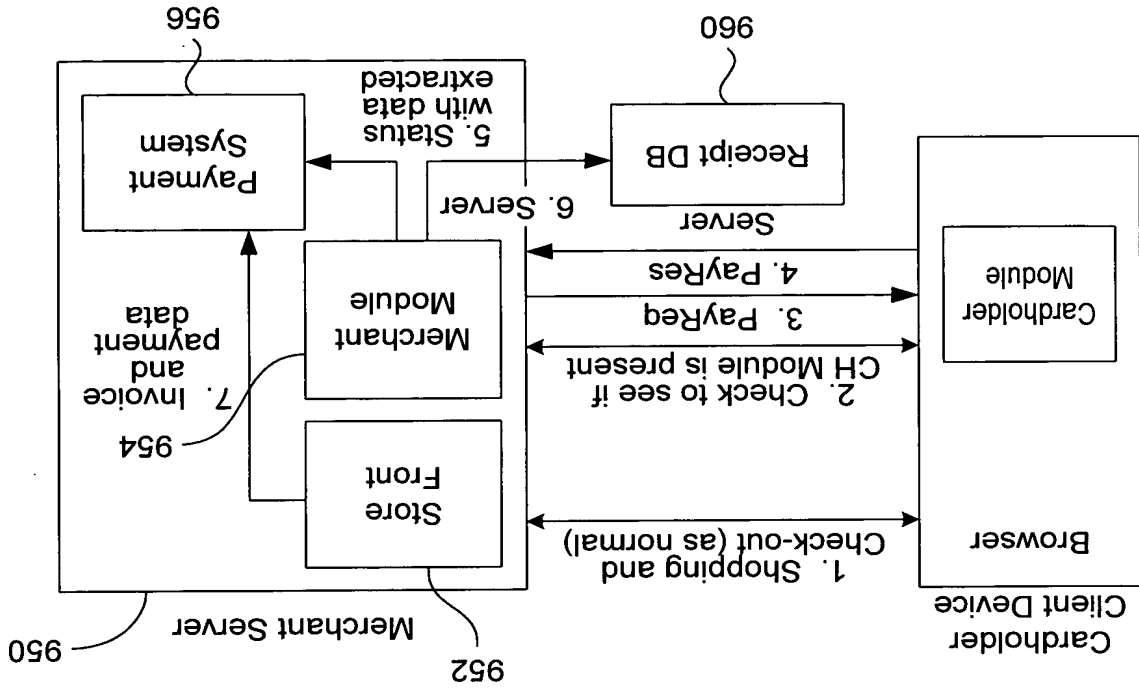


FIG. 9 Distributed Enrollment Flow

FIG. 10 Distributed Payment Flow



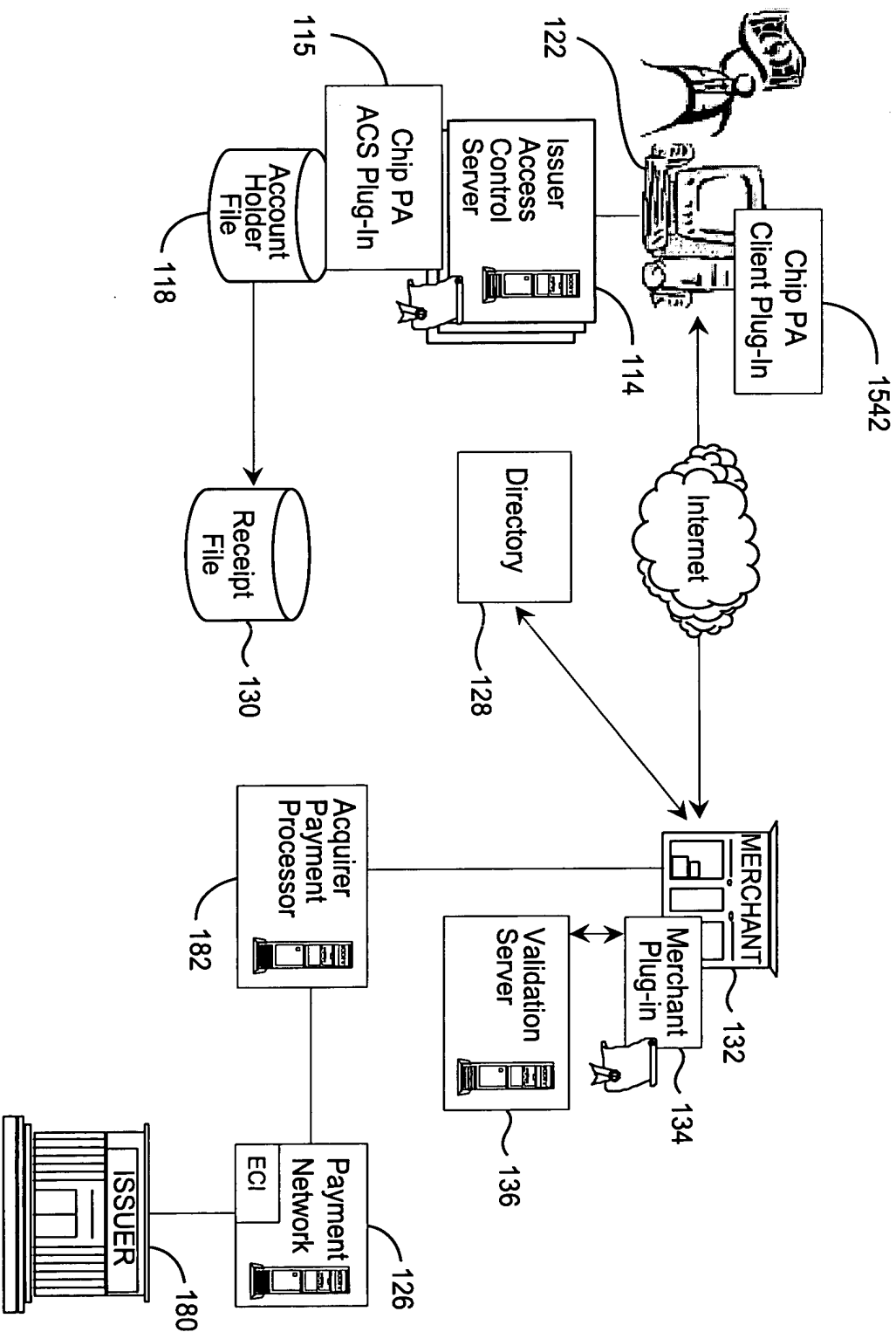


FIG. 10A
Chip Card Payer Authentication Service Architecture

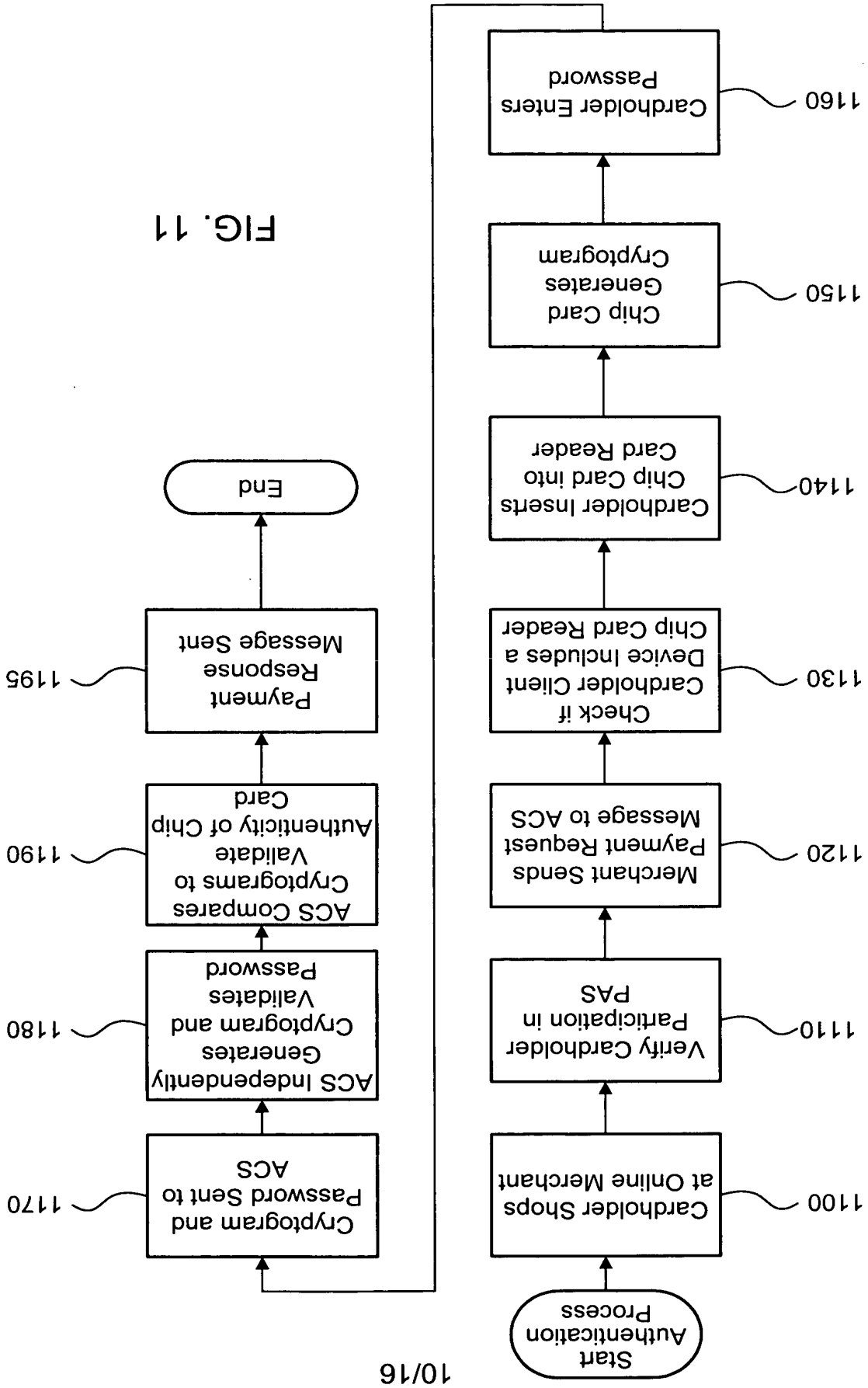


FIG. 11

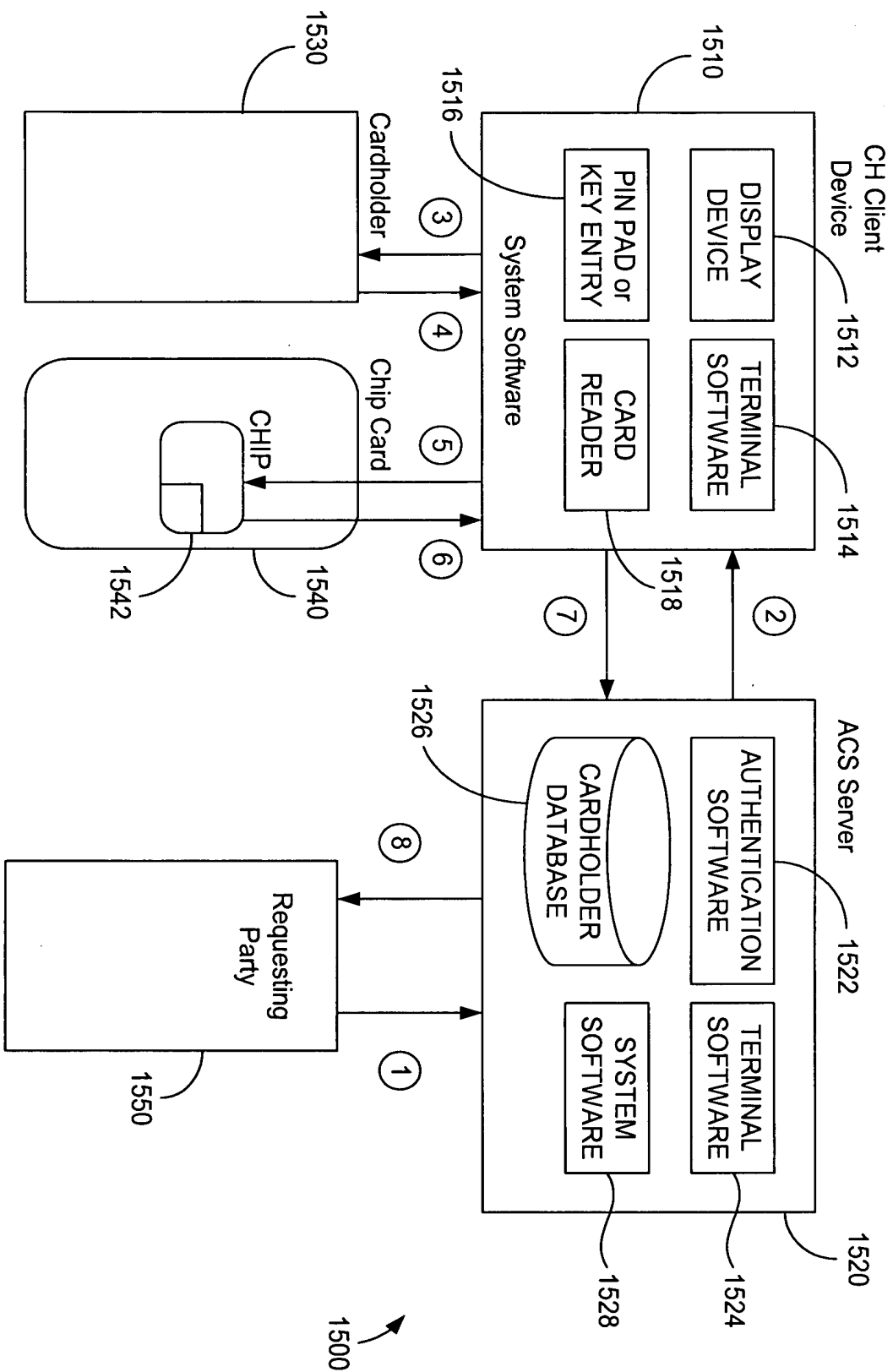
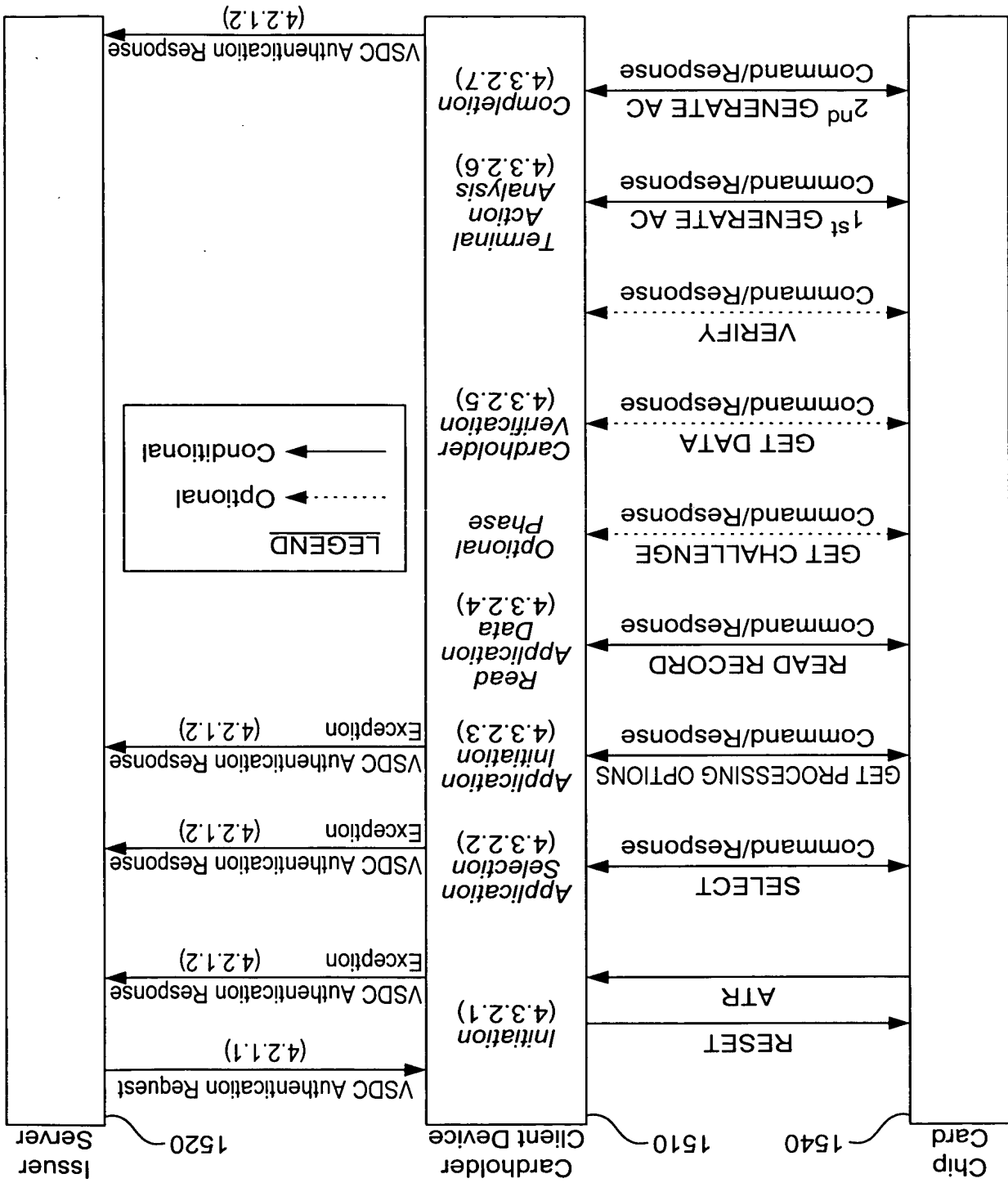


FIG. 12
Payer Authentication Service
With Chip Card

FIG. 12A
Detailed Message Flow for
Payer Authentication Service
with Chip Card



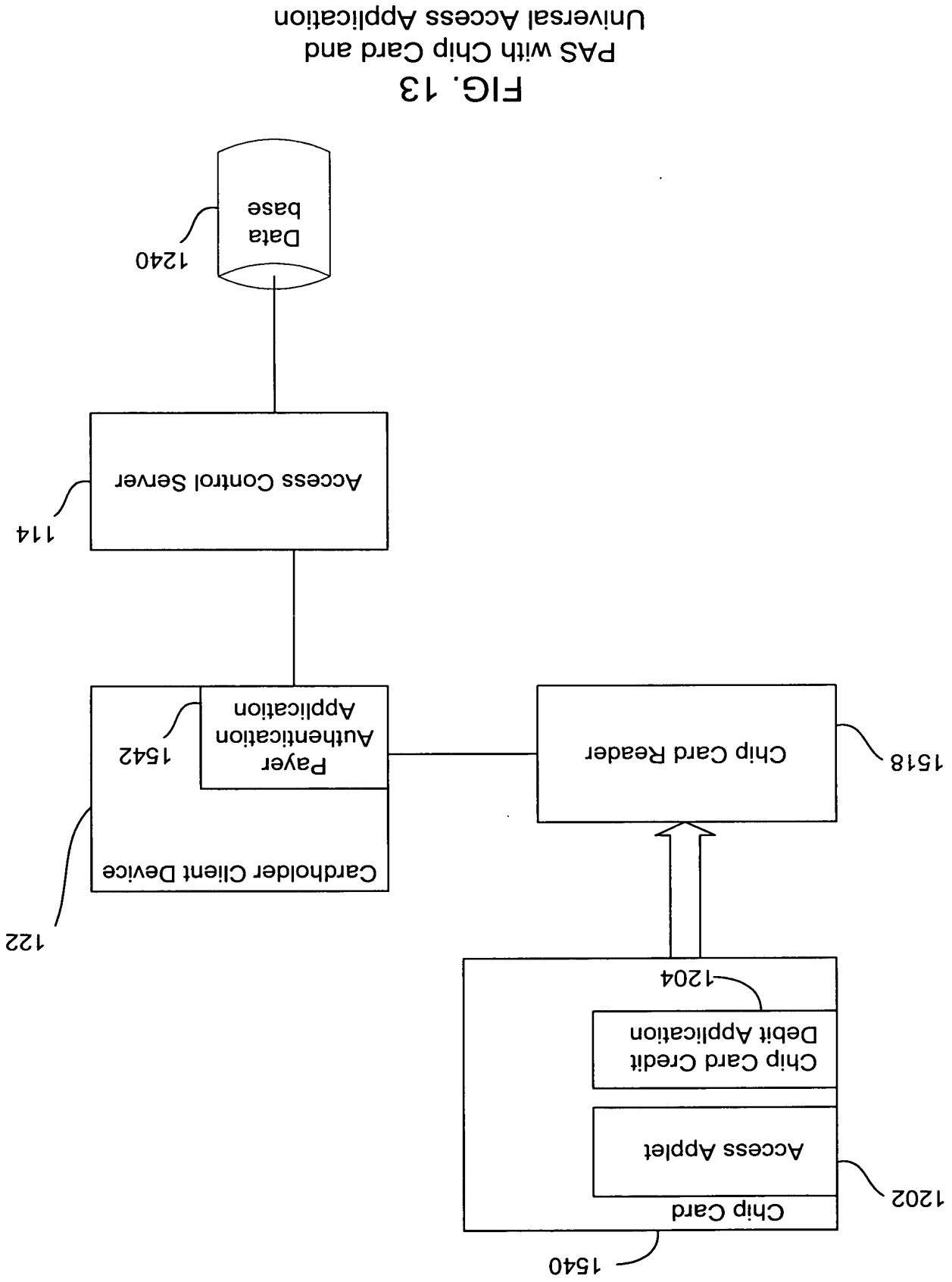


FIG. 13
PAS with Chip Card and
Universal Access Application

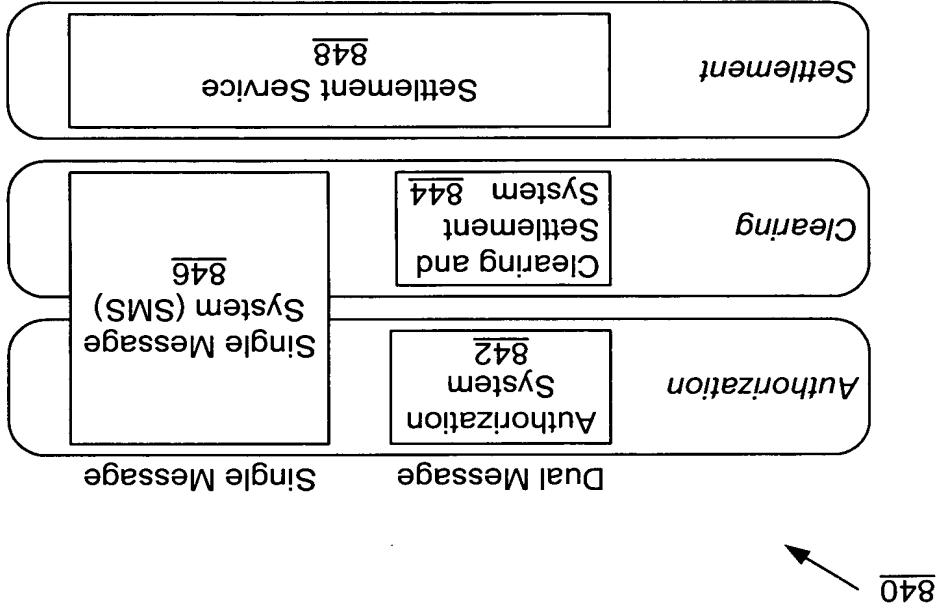


FIG. 15

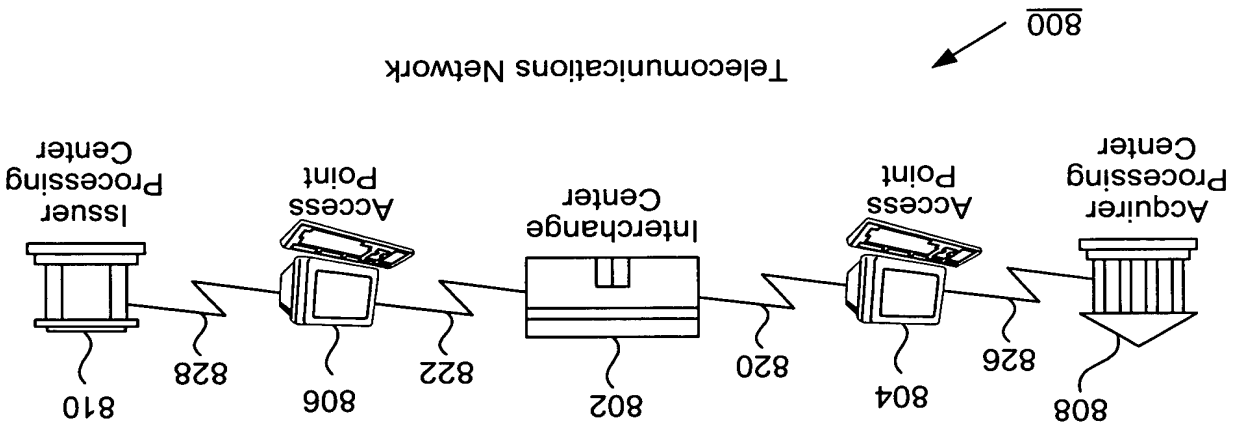
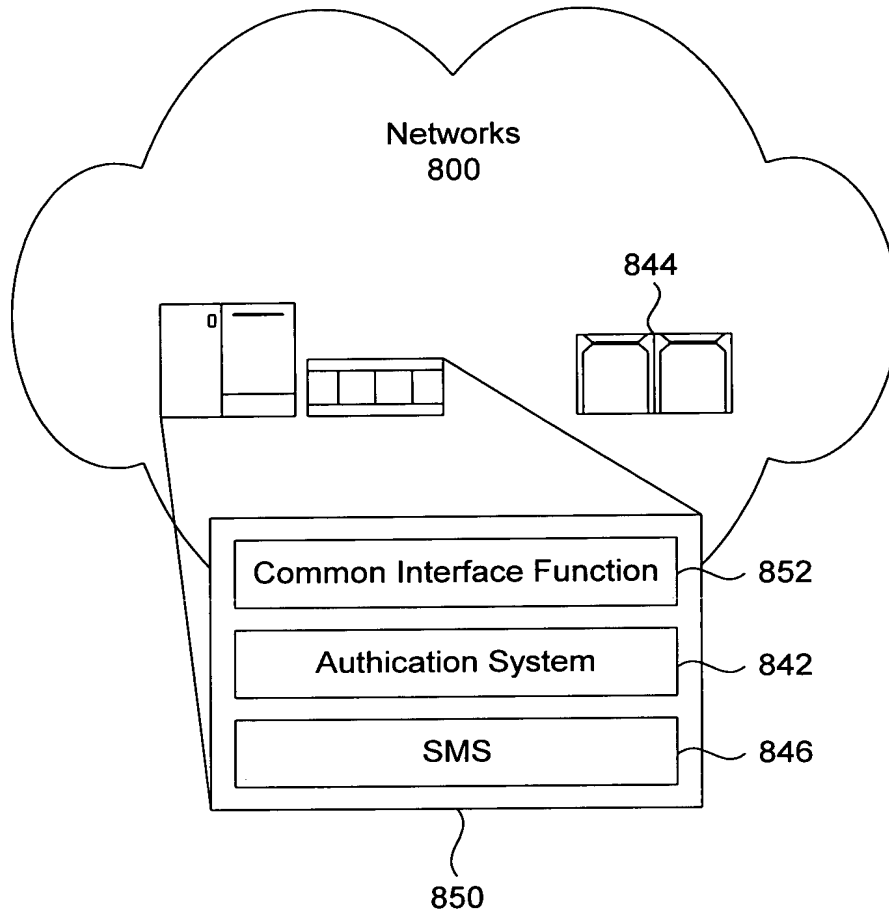


FIG. 14



Integrated Payment Systems

FIG. 16

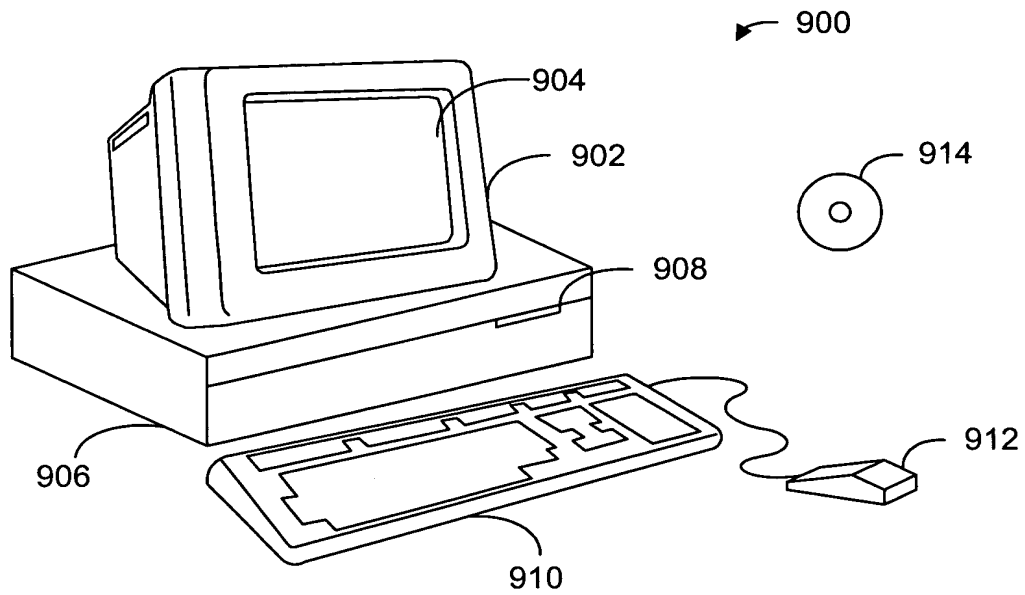


FIG. 17A

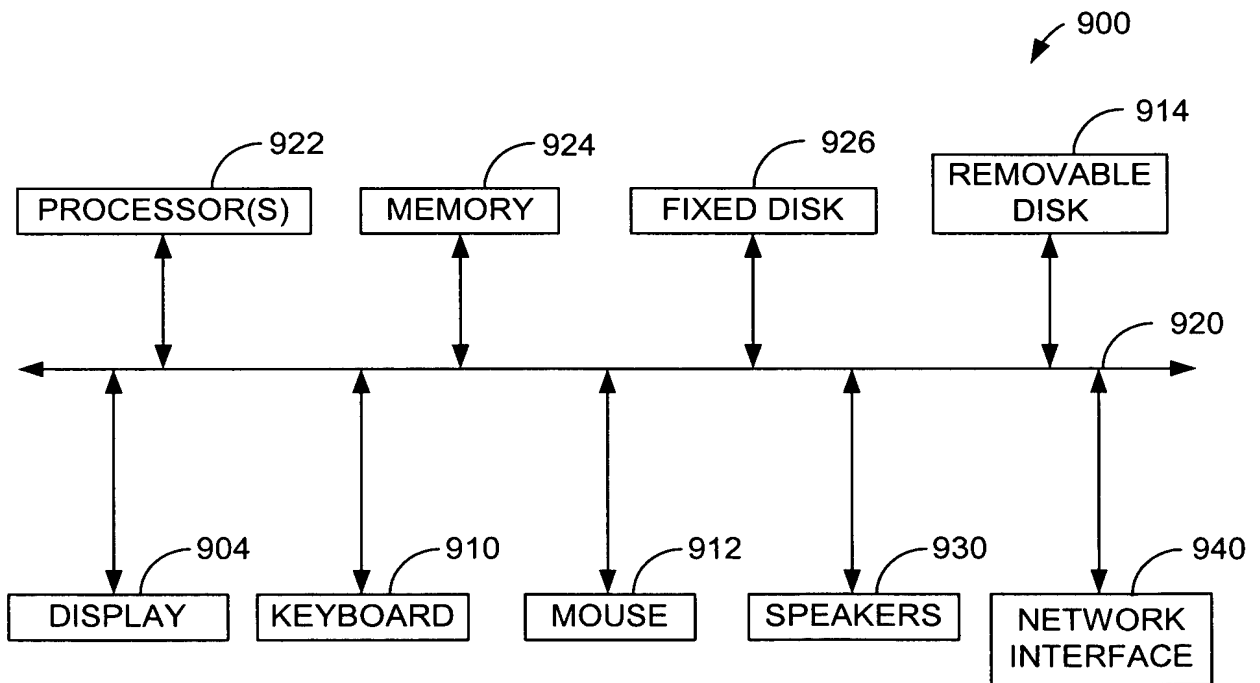


FIG. 17B